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## 8 ABSTRACT OF DISCLOSURE

SV coupon system offers a new, unified and unique approach to make the coupon based incentive mechanism more effective and convenient for both online and in-store customers and issuers of coupons. In addition, it supports tracking of coupons  
5 through their lifecycle.

SV coupon system is not specific to any protocol and is based on standards like Extensible Markup Language (XML). It is a server-side solution, with no client-side changes, with customers being able to access their coupons from anywhere via the Internet or Point of Sale devices. Coupons issued by the Issuer can be stored by the  
10 consumer at a participating portal for later redemption at a Retailer. The SV Trading System interacts with all the required parties to perform coupon-trading operations such as selling, buying or exchanging of coupons.